

Pengaruh faktor internal bank dan makro ekonomi terhadap non performing financing perbankan syariah di Indonesia: periode 2010:01-2014:04 = The influence of internal factors and macroeconomic on non performig financing of Indonesian islamic bank in 2010:01-2014:04

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Abstrak

Tujuan yang diharapkan dapat dicapai dari penelitian ini adalah untuk melihat pengaruh faktor internal (Capital Adequacy Ratio, Financing to Deposit Ratio, Pertumbuhan Pembiayaan dan Rasio Alokasi Pembiayaan Murabahah Terhadap Pembiayaan Profit Loss Sharing) dan Makro Ekonomi (Inflasi dan Kurs Rupiah Terhadap Dolar) terhadap Non Performing Financing perbankan syariah di Indonesia. Penelitian ini menggunakan data gabungan bank umum syariah dan unit usaha syariah dari statistik perbankan syariah dan indicator moneter yang dipublikasikan oleh Bank Indonesia periode Januari 2010 sampai April 2014.

Hasil analisis data dengan menggunakan metode ECM (Error Correction Model) menyebutkan bahwa dalam jangka panjang Financing to Deposit Ratio berpengaruh positif terhadap Non Performing Financing, Rasio Alokasi Pembiayaan Murabahah Terhadap Pembiayaan Profit Loss Sharing berpengaruh negatif terhadap Non Performing Financing, Inflasi berpengaruh negatif terhadap Non Performing Financing dan Kurs Rupiah Terhadap Dolar berpengaruh positif terhadap Non Performing Financing perbankan syariah di Indonesia. Dalam jangka pendek Financing to Deposit Ratio berpengaruh positif terhadap Non Performing Financing dan Rasio Alokasi Pembiayaan Murabahah Terhadap Pembiayaan Profit Loss Sharing berpengaruh negatif terhadap Non Performing Financing perbankan syariah di Indonesia.

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The purpose of this research is to obtain evidence of whether the internal factors (Capital Adequacy Ratio, Financing to Deposit Ratio, Growth Funding and Allocation Ratio Against Murabahah Financing on Profit Loss Sharing) and Macro Economics (Inflation and Rupiah Against Dollar) the influence of macroeconomics (inflation and rupiah against dollar) on non performing financing islamic bank in Indonesia. The research obtained from combining islamic bank data, islamic businnes units stats of syariah bank and monetary indicators which published by bank of Indonesia during January 2010 to April 2014.

From the analysis, the hipotesis by using ECM (Error Corection Model) results that the term of leght financing to deposit ratio, ratio allocation against Murabahah financing on profit loss sharing, inflation and rupiah against dollar effect the non performig financing islamic bank in Indonesia. Meanwhile, in the short term the financing to deposit ratio, ratio allocation against Murabahah financing on profit loss sharing, non performing financing was influencig on Islamic bank in Indonesia.